EXHIBIT 5

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #:

Date: JANUARY 31, 2022

Loan Originator: IFG Mortgage, Inc

Borrower(s): BILLY R ESCUE JR

Property Address:

In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

FIXED INTEREST RATE OPTIONS

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: Negative Amortization Prepayment Penalty Interest Only Payments Balloon Payment in First Seven Years of Loan Term Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	2.250%	2.250%	4.500%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$13,652.26	\$13,652.26	-\$6,630.62

You have not expressed interest in any Adjustable Interest Rate loan options.



DocMagic @Forms

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Doc Magic esign Certificate .301 Filed 06/21/24 Page 4 of 13

eSign ld:		Reference Id:	From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:	Documents:	22	Signatures:	Υ

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
BILLY R ESCUE JR	Billy R Escue Jr	01/31/22 01:58:29 PM	01/31/22 02:56:35 PM	01/31/22 02:56:33 PM	01/31/22 02:56:35 PM	
JIM ELKINS elkinsjim@gmail.com	Jim Elkins	01/31/22 01:58:29 PM	01/31/22 01:59:04 PM	01/31/22 01:59:01 PM	01/31/22 01:59:04 PM	01/31/22 01:59:31 PM

Audit Log

	service and the service	(4)			
Date/Time	Person	IP Address	Action		
01/31/22 01:58:29 PM	SYSTEM USER		eSign event created		
01/31/22 01:58:29 PM	BILLY R ESCUE JR	65	Inactive template: invitation was not sent to		
01/31/22 01:58:29 PM	JIM ELKINS	ř	Invitation sent to elkinsjim@gmail.com		
01/31/22 01:59:01 PM	JIM ELKINS		Consented to DocMagic eSign		
01/31/22 01:59:03 PM	JIM ELKINS		eSign event started		
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01/31/22 01:59:21 PM	JIM ELKINS		Approved electronic representation of signature		
01/31/22 01:59:21 PM	JIM ELKINS		Approved electronic representation of signature		
01/31/22 01:59:22 PM	JIM ELKINS		Uniform Residential Loan Application signed by Jim Elkins		
01/31/22 01:59:25 PM	JIM ELKINS		Tennessee Advance Fee Agreement signed by Jim Elkins		
01/31/22 01:59:31 PM	JIM ELKINS		eSign event signing complete		
01/31/22 01:59:31 PM	JIM ELKINS		Customer Identification Verification signed by Jim Elkins		
01/31/22 02:56:33 PM	BILLY R ESCUE JR		Consented to DocMagic eSign		
01/31/22 02:56:33 PM	BILLY R ESCUE JR		Receipt of early disclosures within 3 business days met		
01/31/22 02:56:35 PM	BILLY R ESCUE JR		eSign event started		
01/31/22 02:56:35 PM	BILLY R ESCUE JR	8	Initial Disclosure version 1 prepared on January 31, 2022, 1:58 PM PST displayed		
01/31/22 03:00:23 PM	BILLY R ESCUE JR	(5)	Approved electronic representation of signature		
01/31/22 03:00:23 PM	BILLY R ESCUE JR		Approved electronic representation of signature		
01/31/22 03:00:24 PM	BILLY R ESCUE JR		Loan Estimate signed by BILLY R ESCUE JR		
01/31/22 03:02:30 PM	BILLY R ESCUE JR		Uniform Residential Loan Application signed by BILLY R ESCUE JR		
01/31/22 03:04:24 PM	BILLY R ESCUE JR		Tennessee Advance Fee Agreement signed by BILLY R ESCUE JR		
01/31/22 03:04:55 PM	BILLY R ESCUE JR		Affiliated Business Arrangement Disclosure signed by BILLY R ESCUE JR		
01/31/22 03:05:05 PM	BILLY R ESCUE JR		Borrower Consent to the Use of Tax Return Information signed by BILLY R ESCUE JR		
01/31/22 03:05:18 PM	BILLY R ESCUE JR	3	Borrower Signature Authorization signed by BILLY R ESCUE JR		
01/31/22 03:05:33 PM	BILLY R ESCUE JR		Residential Mortgage Credit Score Disclosure Exception Notice signed by BILLY R ESCUE JR		
01/31/22 03:05:36 PM	BILLY R ESCUE JR		Federal Equal Credit Opportunity Act Notice (ECOA) signed by BILLY R ESCUE JR		
01/31/22 03:06:10 PM	BILLY R ESCUE JR		Electronic Delivery Consent And Intent To Proceed signed by BILLY R ESCUE JR		
01/31/22 03:06:27 PM	BILLY R ESCUE JR	8	Disclosure Notices signed by BILLY R ESCUE JR		
01/31/22 03:06:38 PM	BILLY R ESCUE JR		Acknowledgment of Receipt of Homeownership Counseling Notice signed by BILLY R ESCUE JR		
01/31/22 03:07:08 PM	BILLY R ESCUE JR		Credit Inquiry Letter Of Explanation signed by BILLY R ESCUE JR		
01/31/22 03:07:22 PM	BILLY R ESCUE JR		Borrower's Certification and Authorization signed by BILLY R ESCUE JR		
			Borrower's Certification and Authorization signed by BILLY R		

01/31/22 03:07:42 PM BILLY R ESCUE JR

01/31/22 03:07:85 PM 2:24-cy il 1085 25 BRENT DRG ECF No. 16-6, Page D

BILLY R ESCUE JR

01/31/22 03:07:56 PM SYSTEM USER 01/31/22 03:07:57 PM SYSTEM USER 01/31/22 03:07:57 PM SYSTEM USER ESCUE JR 302 Filed 06/21/24 Page 5 of 13

IVES Request for Transcript of Tax Return signed by BILLY R ESCUE JR

eSign event completed eSign Documents delivered All clicksigns completed

List of Documents

01/31/22 03:07:56 PM

Document Name	Page(s)	Mark(s)	Signer(s)	
ENCLOSED DOCUMENTS LIST	1	0	0	
LOAN ESTIMATE	3	1	1	
UNIFORM RESIDENTIAL LOAN APPLICATION	8	2	2	
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0	
TENNESSEE ADVANCE FEE AGREEMENT	2	2	2	
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	1	1	
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1	
BORROWER SIGNATURE AUTHORIZATION	1	1	1	
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1	
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0	
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	1	1	
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1	
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1	
HOUSING COUNSELORS NEAR YOU	6	0	0	
DISCLOSURE NOTICES	2	3	1	
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	1	1	
PRIVACY FORM - NO OPT OUT	2	0	0	
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0	
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1	
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1	

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ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #:

Date: APRIL 5, 2021

Loan Originator: Carolina Ventures Mortgage, LLC

Borrower(s): Kim Schelble, Yvette Cho

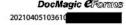
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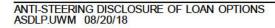
In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

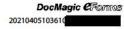
FIXED INTEREST RATE OPTIONS

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: Negative Amortization Prepayment Penalty Interest Only Payments Balloon Payment in First Seven Years of Loan Term Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points
Interest Rate	2.000%	2.000%	5.000%
Total Dollar Amount of Origination Points or Fees and Discount Points	\$34,211.00	\$34,211.00	-\$4,533.00

You have not expressed interest in any Adjustable Interest Rate loan options.







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eSign Id:		Reference Id:	F	From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:		Documents:	31	Signatures:	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
KIM SCHELBLE	Kim Schelble	04/05/21 10:36:18 AM	04/05/21 12:28:52 PM	04/05/21 12:28:55 PM	04/05/21 12:28:54 PM	04/05/21 12:33:26 PM
YVETTE CHO	Yvette Cho	04/05/21 10:36:19 AM	04/05/21 12:46:54 PM	04/05/21 12:46:56 PM	04/05/21 12:46:56 PM	04/05/21 12:47:56 PM
WHITNEY BULBROOK whitney@carolinaventures.com	Whitney Bulbrook	04/05/21 10:36:19 AM	04/05/21 10:37:11 AM	04/05/21 10:37:12 AM	04/05/21 10:37:12 AM	04/05/21 10:37:31 AM

Audit Log

Date/Time	Person	IP Address	Action		
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04/05/21 10:36:19 AM	KIM SCHELBLE		The invitation was not sent to		
04/05/21 10:36:19 AM	YVETTE CHO		The invitation was not sent to		
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04/05/21 10:37:12 AM	WHITNEY BULBROOK		Consented to DocMagic eSign		
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04/05/21 10:37:13 AM	WHITNEY BULBROOK	The state of the s	Approved electronic representation of signature		
04/05/21 10:37:14 AM	WHITNEY BULBROOK		Approved electronic representation of signature		
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04/05/21 12:28:53 PM	KIM SCHELBLE		eSign event started		
04/05/21 12:28:54 PM	KIM SCHELBLE		Consented to DocMagic eSign		
04/05/21 12:28:55 PM	KIM SCHELBLE		Receipt of early disclosures within 3 business days met		
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04/05/21 12:47:55 PM	YVETTE CHO		eSign event signing complete		

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)	
ENCLOSED DOCUMENTS LIST	1	0	0	
LOAN ESTIMATE	3	2	2	
UNIFORM RESIDENTIAL LOAN APPLICATION	11	5	3	
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0	
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	2	2	
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE	2	2	2	
NORTH CAROLINA - ANTI-COERCION INSURANCE DISCLOSURE	1	2	2	
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1	
BORROWER CONSENT TO THE USE OF TAX RETURN				

INFORMATION	1	1	1	
BORROWER SIGNATURE AUTHORIZATION DRG ECF No.	16-6, PageID	0.306	Filed 06/21/24 ₂	Page 9 of 13
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1	
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1	
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0	
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	2	2	
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1	
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1	
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1	
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1	
NORTH CAROLINA FEE INFORMATION FROM YOUR MORTGAGE BROKER FOR YOUR MORTGAGE LOAN	1	3	3	
HOUSING COUNSELORS NEAR YOU	6	0	0	
DISCLOSURE NOTICES	2	6	2	
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING NOTICE	1	2	2	
PRIVACY FORM - NO OPT OUT	2	0	0	
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP FOR	1	0	0	
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1	
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2	
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	2	2	
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1	
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1	
YOUR HOME LOAN TOOLKIT	28	0	0	

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ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #:

Date: APRIL 20, 2021

Loan Originator: The Florida Mortgage Firm

Borrower(s): Brian P Weatherill

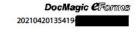
Property Address:

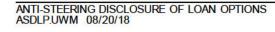
In order to facilitate compliance with the anti-steering prohibitions found in 12 CFR § 1026.36(e), your Loan Originator is providing you with this disclosure of loan options that are available for you to choose. These loan options are from creditors with whom the Loan Originator regularly does business with and are for types of transactions for which you have expressed an interest.

FIXED INTEREST RATE OPTIONS

	Loan Option with Lowest Rate	Loan Option with Lowest Rate Without the Following: Negative Amortization Prepayment Penalty Interest Only Payments Balloon Payment in First Seven Years of Loan Term Demand Feature Shared Equity Shared Appreciation	Loan Option with Lowest Total Dollar Amount for Origination Points or Fees and Discount Points	
Interest Rate	2.000%	2.000%	4.625%	
Total Dollar Amount of Origination Points or Fees and Discount Points	\$24,178.78	\$24,178.78	-\$14,825.00	

You have not expressed interest in any Adjustable Interest Rate loan options.







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eSign Id:		Reference Id:	From:	UWM DOCMAGICINTEGRATION	Status:	Signed
Documents Type:	INITIAL DISCLOSURE	Loan Id:	Documents:	24	Signatures:	Υ

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
BRIAN P WEATHERILL	Brian P Weatherill	04/20/21 01:54:27 PM	04/20/21 06:36:31 PM	04/20/21 06:36:35 PM	04/20/21 06:36:34 PM	04/20/21 06:49:54 PM
TONI SIMONDS RAULERSON toni@fimortgagefirm.com	Toni Simondo Raulerson	04/20/21 01:54:27 PM	04/20/21 02:38:36 PM	04/20/21 02:38:37 PM	04/20/21 02:38:37 PM	04/20/21 02:38:50 PM

Audit Log

Date/Time	Person	IP Address	Action
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04/20/21 01:54:27 PM	BRIAN P WEATHERILL		The invitation was not sent to
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04/20/21 06:36:32 PM	BRIAN P WEATHERILL		eSign event started
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04/20/21 06:49:54 PM	BRIAN P WEATHERILL		eSign event signing complete

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)	
ENCLOSED DOCUMENTS LIST	1	0	0	
LOAN ESTIMATE	3	1	1	
UNIFORM RESIDENTIAL LOAN APPLICATION	9	2	2	
UNIFORM RESIDENTIAL LOAN APPLICATION - LENDER LOAN INFORMATION	2	0	0	
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE	2	1	1	
AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE	2	1	1	
FLORIDA STATEMENT OF ANTI-COERCION	1	1	1	
BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION	1	1	1	
BORROWER SIGNATURE AUTHORIZATION	1	1	1	
RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE	3	3	1	
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	0	0	
FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE (ECOA)	1	1	1	
CUSTOMER IDENTIFICATION VERIFICATION	2	1	1	
ELECTRONIC DELIVERY CONSENT AND INTENT TO PROCEED	2	5	1	
HOUSING COUNSELORS NEAR YOU	6	0	0	
DISCLOSURE NOTICES	2	3	1	
ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP				

COUNSELING NOTICE	1	1	1
PRIVACY FORMS NO 324-6V-10853-BRM-DRG	ECF No. 16-6,	PageID.310	Filed 06/21/24 ₀ Page 13 of 13
ADDITIONAL DETAILS FOR SERVICES YOU CAN SHOP F	FOR 1	0	0
CREDIT INQUIRY LETTER OF EXPLANATION	1	71	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
BORROWER'S CERTIFICATION AND AUTHORIZATION	3	1	1
IVES REQUEST FOR TRANSCRIPT OF TAX RETURN	2	1	1
YOUR HOME LOAN TOOLKIT	28	0	0

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